



What We Heard

Disability Inclusion Action Plan (DIAP) Pillar 1:
Financial Security – The Canada Disability Benefit
Executive Summary

October 2022

Executive Summary of Themes

During the months of May and June 2022, Inclusion Canada and participating organizations held consultations with people with disabilities and the greater disability community on the proposed Canada Disability Benefit. The purpose of the consultation was to receive input on the design and implementation of the proposed Benefit, as well as to understand lived experiences and the challenges and limitations of current access to social and financial programs. This consultation will help inform the development of Canada's first Disability Inclusion Action Plan (DIAP), a plan to improve the lives of people with disabilities in Canada. Consultations were supported by DIAP project co-leads, **Muscular Dystrophy Canada**, and **Independent Living Canada**, and with financial support from Employment and Social Development Canada (ESDC).

The consultations engaged persons with disabilities and their families/supporters, disability organizations and their networks, and policy, legal, and financial experts in order to receive input on what the proposed Canada Disability Benefit should look like and how it should work. This report represents the views and opinions of the people with disabilities and organizations we spoke with and consists of what we heard. In total, we heard from 260 individuals, through 32 focus groups, 39 one-on-one key informant interviews, and 3 written submissions. Through the consultations, several key themes emerged:

Poverty makes life challenging, not disability

- Many people with disabilities in Canada are living in poverty and having to make tough choices between their basic needs. There are also people with disabilities fearful of the future and considering accessing Medical Assistance in Dying (MAiD) because they are living in abject poverty and unable to access adequate financial and social services, including safe, inclusive and affordable housing. The proposed Canada Disability Benefit would allow people with disabilities to live with more dignity, choice, and freedom.

Intersecting Identities

- The intersections of someone's identity further compounds the challenges they face as a person with a disability. Race, gender, Indigeneity, class, immigration status, family status, and language greatly impact how someone with a disability experiences and accesses current government income programs and benefits.

Eligibility Criteria

- Eligibility and enrollment for the proposed Canada Disability Benefit should be automatic for a person who already qualifies for other federal, provincial, or territorial disability supports, with a separate application for those not already on any government disability support. The definition of disability should be as broad and inclusive as possible, and based on a social model of disability, rather than a medical model, and one that considers what disability means in

people's daily lives. Supporting a social model of disability should involve the reconsideration of who assesses for disability, allowing people other than medical doctors to assess for disability. We heard that income assistance programs, including the proposed Canada Disability Benefit should be paying for the disability diagnosis process. We heard other considerations including that there should be no employment test or asset testing to qualify for the proposed Canada Disability Benefit and that individuals should be legal residents to qualify for the Benefit, and the Benefit should be paid on an individual basis.

Access to the Benefit & The Application Process

- There should be a simple, accessible, and flexible application process for the proposed Canada Disability Benefit to be as inclusive as possible. Specially trained government representatives who show compassion, empathy, and inclusivity would make a huge difference in people's experience in accessing government benefits. Independent "Navigators" would help people to navigate the complex systems currently in place to access government benefits and would help the proposed Canada Disability Benefit to reach the people with disabilities most in need. We also heard that there should be a fair and independent review and appeal process for people to challenge the decisions that are made on their eligibility and application.

Benefit Interaction

- The overwhelming majority said there should be absolutely no claw backs on peoples existing federal, provincial, or territorial government supports. There should be a generous earnings exemption to allow people to work and establish an asset base. The proposed Canada Disability Benefit should not be tied to the Disability Tax Credit and should be non-taxable. We heard differing opinions on whether the Canada Disability Benefit should be income tested; income testing could ensure people with the lowest incomes get more benefit or could see the policing of eligibility criteria and exclusion.

Amount of the Canada Disability Benefit

- The Canada Disability Benefit should raise the income of people with disabilities above the poverty line and acknowledge the costs often associated with having a disability. The Benefit should be between \$2,200 and \$2,400 per month at minimum, indexed to the cost of inflation, with the potential to be individualized based on someone's needs and geographic location.

Societal Value Shift

- We heard that we need to do better as a country to support people with disabilities and to provide accessibility as a human right.

Need for a Larger Agenda to Reduce Poverty Amongst People with Disabilities in Canada

- We heard that the proposed Canada Disability Benefit is just one piece of a larger puzzle to reduce poverty amongst people in Canada with disabilities, and this goal also requires access to personal supports, affordable and accessible housing, adaptive equipment, affordable and accessible internet and phone services, transportation, healthcare, education, food security, and employment.
- We heard from one of the national disability organizations who advocates for a complimentary program to be built alongside of a Canada Disability Benefit (CDB). They suggested that, while the CDB is needed it may still leave many without the essential supports they require. They have recommended the creation of a publicly funded national disability insurance plan that would provide essential supports for persons with disabilities throughout their lifetime as an entitlement. They have prepared a separate report which outlines the principles of such a plan and how it could be very complimentary to the CDB. This report will be included as a separate report and submitted to Employment and Social Development Canada as part of the environmental scan.

Other Issues Raised in Consultation

- With the proposed Canada Disability Benefit, we heard that it is important to collect data on how well the Benefit is supporting people once implemented, and who it is not reaching. We also heard a need

for a specific Northern strategy to address the unique challenges of financial insecurity in the North.

Subsequent Survey

In addition to the consultations conducted, in October 2022, as part of the Disability Inclusion Action Plan (DIAP), all four DIAP Pillars created a joint national survey to build on the previous DIAP consultations as a supplement. The survey collected a broad range of information about the lived experiences of Canadians with disabilities. It included questions on all 4 pillars of the DIAP: Financial Security (The Canada Disability Benefit), Employment, Disability Inclusive Spaces, and Modernizing Federal Government Programs and Approaches to Disability.

The survey included a total of 9 questions on Pillar 1, Financial Security (The Canada Disability Benefit). Most questions were quantitative in nature; however, 2 questions were qualitative and asked survey participants to explain and describe their experiences. A thematic analysis of the 2 qualitative survey questions on Pillar 1, Financial Security is contained in an addendum to this report and can be found starting on p.70.